
Exhibit 7

Supervision & Regulation

Supervisory and Regulatory Actions in Response to COVID-19

The Federal Reserve has taken [supervisory and regulatory actions](#) to help ensure banks can continue providing credit and services to their customers and communities in a prudent and fair manner while meeting the challenges they face.



[December 2020 Stress Test Results \(PDF\)](#)

Results of stress tests for December 2020
December 2020

[Dodd-Frank Act Stress Test 2020: Supervisory Stress Test Results and Assessment of Bank Capital during the Recent Coronavirus Event](#)

Results of stress tests for 2020 and additional sensitivity analyses conducted in light of the coronavirus event
June 2020

[Federal Reserve Supervision and Regulation Report](#)

The report summarizes banking conditions and the Federal Reserve's supervisory and regulatory activities
November 2020

Institution Supervision

The Federal Reserve is responsible for supervising--monitoring, inspecting, and examining--certain financial institutions to ensure that they comply with rules and regulations, and that they operate in a safe and sound manner. Supervision of financial institutions is tailored based on the size and complexity of the institution.

[Community and Regional Financial Institutions](#)

[Large Financial Institutions](#)

[Financial Market Utilities](#)

[Foreign Banking Organizations](#)

[Consumer Compliance](#)



Living Wills



Stress Tests



Supervision and Regulation Letters

Regulatory Resources

Regulation entails establishing the rules within which financial institutions must operate. This includes issuing specific regulations and guidelines governing the formation, operations, activities, and acquisitions of financial institutions. The Federal Reserve offers numerous resources to assist banking organizations and the public understand these rules and related expectations.

[Regulations](#)[Supervision & Regulation Letters](#)[Manuals](#)[Basel Regulatory Framework](#)[Volcker Rule](#)[Education, Training, and Assistance](#)[Disaster Preparedness and Recovery Resources](#)

Banking Applications & Legal Developments

The Federal Reserve reviews applications submitted by bank holding companies, state member banks, savings and loan holding companies, foreign banking organizations, and other entities and individuals for approval to undertake various transactions, including mergers and acquisitions, and to engage in new activities.

The Federal Reserve also takes formal enforcement actions against regulated institutions for violations of laws, rules, or regulations, unsafe or unsound practices, breaches of fiduciary duty, and violations of final orders.

[Application Process](#)[Board and Reserve Bank Actions](#)[Enforcement Actions & Legal Developments](#)[Semiannual Reports on Banking Applications Activity](#)[Electronic Filing of Applications](#)[Enforcement Actions Search](#)

Banking Data & Structure

The Federal Reserve and the other federal banking agencies collect, maintain, analyze, and make available to the public a wide range of financial and banking structure data. These data are essential to formulating and conducting bank regulation and supervision and for the ongoing assessment of the overall soundness of the nation's banking system.

[National Information Center](#)[Beneficial Ownership Reports](#)[Large Commercial Banks](#)[Minority Depository Institutions](#)[U.S. Offices of Foreign Entities](#)[Financial Holding Companies](#)[Interstate Branching](#)[Securities Underwriting and Dealing Subsidiaries](#)

Other

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[Business Resiliency](#)
[Troubled Asset Relief Program \(TARP\) Information](#)

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[Micro Data Reference Manual](#)

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